

**EXHIBIT C**



OCWEN Loan Servicing, LLC  
1661 Worthington Rd, Suite 100  
West Palm Beach, FL 33411

[www.ocwen.com](http://www.ocwen.com)

8/15/2012

Robert Gacuta  
3920 Dundee Rd  
Northbrook, IL 60062

**Approved:**  
You will receive a total loan balance reduction in the amount of \$265,290.46, and a low monthly mortgage payment of approximately \$1,807.57 if you make three monthly trial period payments.\*

Accept this trial loan modification offer today by making your first trial period payment.

Dear Robert Gacuta,

Loan number: 7130563187

We are pleased to tell you that you are approved to start a Trial Period Plan for a new modification program that includes significant principal reduction and an affordable monthly payment. All you need to do to accept this offer is make your first Trial Period Payment. We already have the documentation we require on file.

**We want to help you stay in your home and avoid foreclosure.**

If you complete this Trial Period Plan by making all payments as outlined below, any past due late fees will be waived, interest and advances that were paid on your behalf will be added to your principal balance, and your loan will be brought up to date. We will then permanently reduce your total loan balance by the amount of \$265,290.46, and extend the term of your loan to 40 years after the modification effective date. In addition, we will reduce your interest rate to 2%.<sup>‡</sup>

Take a look at the mortgage program benefits below.\*

	Current Loan	Modified Loan
<b>Monthly Payment</b>	\$2,479.30	\$1,807.57 <sup>†</sup>
<b>Total Loan Balance</b> (includes past due payments, interest and advances paid on your behalf as of 8/15/2012)	\$439,384.91	\$174,094.45
<b>Interest Rate</b>	6.375%	2% <sup>‡</sup> (APR 2%)

\*Please note that this modification program requires that you establish an escrow/impound account for property taxes and insurance. The proposed Modified Loan payment shown above and the Trial Period Plan payment that is set forth below reflect what your total monthly payment will be for principal, interest and escrow/impound amounts. If you do not currently have an escrow or impound account as part of your monthly payment, you should add approximately 1/12 of your total annual tax and insurance bill to your current monthly payment for comparison purposes.

<sup>‡</sup> If your interest rate is modified, it will be fixed for the life of your loan, unless your initial modified interest rate is below current market interest rates. In that case, the below market interest rate will be fixed for five years. At the end of the fifth year, your interest rate may increase by 1% per year until it reaches a cap. These changes will be specified in your final modification agreement. Please also see the Frequently Asked Questions enclosed for more information.

**What you need to do**

Please read this letter and the enclosed Frequently Asked Questions so that you understand all the steps you need to take to permanently modify your mortgage, starting with making your first trial period payment.

We encourage you to accept this offer by making your first Trial Period Plan payment by 9/1/2012. By making your first trial payment, you accept the terms and conditions of this offer and affirm that your property is currently occupied.